

**MONTANA BOARD OF HOUSING**  
**SCORE ADVANTAGE DPA WHOLE LOAN SUBMISSION VOUCHER**  
(Revised 2.09.2016)

RESERVATION LOAN NO: \_\_\_\_\_

RESERVATION LOAN NO (2<sup>ND</sup>): \_\_\_\_\_

LENDER \_\_\_\_\_

MORTGAGOR \_\_\_\_\_

LENDER/SERVICER LOAN# \_\_\_\_\_

CO-MORTGAGOR \_\_\_\_\_

LENDER CODE# \_\_\_\_\_

ADDRESS \_\_\_\_\_

SERVICER CODE# \_\_\_\_\_

CITY \_\_\_\_\_ ZIP \_\_\_\_\_ COUNTY \_\_\_\_\_

**LENDER USE**

**MBOH USE**

- \_\_\_ 1. **GUARANTEE or MORTGAGE INSURANCE CERTIFICATE. RD LNG REQUIRED FOR PURCHASE, FHA MIC, HUD 184**  
Preliminary Approval or the VA LOAN GUARANTEE CERTIFICATE must be provided 90 days from purchase. \_\_\_\_\_
- \_\_\_ 2. **Provide proof the Mortgage Record Change has been completed and MBOH is now listed as the holder and**  
**Servicer where applicable.** \_\_\_\_\_
- \_\_\_ 3. **NOTE (ORIGINAL)** Endorsed to Montana Board of Housing, without recourse \_\_\_\_\_
- \_\_\_ 4. **Original 2<sup>nd</sup> SCORE ADVANTAGE Note CLOSED IN LENDER'S NAME** endorsed to MBOH. \_\_\_\_\_
- \_\_\_ 5. **MERS ONLINE MIN SUMMARY PAGE SHOWING TRANSFER OF 1<sup>st</sup> LOAN TO MBOH**, or an **ORIGINAL** or **CLERK**  
**CERTIFIED COPY** of the **RECORDED ASSIGNMENT OF DEED OF TRUST** to MBOH. MERS Summary Page should also  
show transfer to the correct servicer. \_\_\_\_\_
- \_\_\_ 6. **ORIGINAL** or **CLERK CERTIFIED COPY** of the **RECORDED ASSIGNMENT OF SCORE ADVANTAGE TRUST**  
**INDENTURE** to MBOH. \_\_\_\_\_
- \_\_\_ 7. **RECORDED DEED OF TRUST (COPY)** with the **MBOH UNIFORM RIDER** and **all other applicable riders** (i.e. VA, MERS,  
manufactured, condo) \_\_\_\_\_
- \_\_\_ 8. **Recorded SCORE ADVANTAGE Trust Indenture (COPY).** \_\_\_\_\_
- \_\_\_ 9. **MORTGAGEE TITLE INSURANCE POLICY (COPY)** insuring MBOH with the following endorsements: 9.3-06; 22-06 or  
22.2-06; 8.1-06. \_\_\_\_\_
- \_\_\_ 9.1 **MANUFACTURED HOMES** require 7-06, 7.1-06 AND MV72 Statement of Intent to Declare Man. Home an  
Improvement to Real Property \_\_\_\_\_
- \_\_\_ 9a. **TITLE COMMITMENT (COPY)** ok to fund; title policy or Status Report (HUD 184 on trust land) due 90 days  
after purchase) \_\_\_\_\_
- \_\_\_ 10. **FINAL H-24(B) MORTGAGE LOAN ESTIMATE (COPY)** 1<sup>st</sup> and 2<sup>nd</sup> loans \_\_\_\_\_
- \_\_\_ 11. **FINAL H-25(B) CLOSING DISCLOSURE (COPY)** 1<sup>st</sup> and 2<sup>nd</sup> loans including borrowers' & sellers' copies (NO  
BORROWER CASH BACK) \_\_\_\_\_
- \_\_\_ 12. **SETTLEMENT STATEMENT (COPY)** if used, including borrowers', sellers', and settlement agent's signature \_\_\_\_\_
- \_\_\_ 13. **MORTGAGOR'S AFFIDAVIT (COPY)** \_\_\_\_\_
- \_\_\_ 14. **SELLER'S AFFIDAVIT (COPY)** \_\_\_\_\_
- \_\_\_ 15. **FINAL LOAN APPLICATION (COPY)** signed by the borrower(s) and originator and **HUD form 92900 A** and/or  
**VA form 26-1802a** \_\_\_\_\_
- \_\_\_ 15a. **VA LOANS ONLY VA DISCLOSURE STATEMENT** \_\_\_\_\_ 15b. **FHA LOANS ONLY COPY OF FHA REQUIRED NOTICE TO BUYERS** \_\_\_\_\_
- \_\_\_ 16. **INCOME VERIFICATION** of all borrowers 18 or over living in home. Full written VOES, profit & loss/tax returns for  
self-employment, child support, social security and/or other benefits statements, and if applicable statement of no  
income for borrowers that do not have income (**VERBAL VERIFICATION CANNOT BE ACCEPTED**) \_\_\_\_\_
- \_\_\_ 17. **FEDERAL TAX RETURNS (SIGNED COPIES)** for the previous 3 years (NOT required for targeted areas) \_\_\_\_\_
- \_\_\_ 18. **RECAPTURE NOTICE (COPY)** signed by borrower at the time of application. \_\_\_\_\_
- \_\_\_ 19. **RECAPTURE TAX NOTICE TO COMPUTE (COPY)** signed by borrower(s) \_\_\_\_\_
- \_\_\_ 20. **EXECUTED BUY/SELL INCLUDING COUNTER OFFERS (COPY)**; check street address, sales price, # of lots, signatures \_\_\_\_\_
- \_\_\_ 21. **HAZARD INSURANCE binder/dec page** indicating adequate dwelling coverage (**DEDUCTIBLE CAN'T EXCEED**  
**\$1500 OR 1% POLICY FACE VALUE ALL PERILS**) and listing MBOH as first mortgagee on loss payable clause &  
servicer as contact, or request for change of mortgagee clause. \_\_\_\_\_
- NOTE: for MBOH serviced loans the Mortgagee Clause must read:**  
**Montana Board of Housing, c/o Loan Servicing, P.O. Box 200550, Helena, MT 59620.**
- \_\_\_ 22. **FLOOD INSURANCE CERTIFICATE** that is "Life-of-Loan" \_\_\_\_\_
- \_\_\_ 23. **FLOOD INSURANCE binder/dec page** (if property is located in **SPECIAL FLOOD AREA OR FEMA ZONE A**) indicating  
adequate coverage (**DEDUCTIBLE CAN'T EXCEED \$1500 OR 1% POLICY FACE VALUE**) and listing MBOH as first

mortgagee on loss payable clause & server as contact, or request for change of mortgagee clause. \_\_\_\_\_

**NOTE: for MBOH serviced loans the Mortgagee Clause must read:**

**Montana Board of Housing, c/o Loan Servicing, P.O. Box 200550, Helena, MT 59620**

\_\_\_ **24. URAR (UNIFORM RESIDENTIAL APPRAISAL REPORT) (COPY)** (form 1004, 1004C or 1073) \_\_\_\_\_

\_\_\_ 24a. **IF APPLICABLE** need copy of completion of repair letter from appraiser \_\_\_\_\_

\_\_\_ **25. PHOTOGRAPH OF THE MORTGAGED PROPERTY** (from appraisal ok if clear) \_\_\_\_\_

\_\_\_ **26. EXECUTED EARLY DELINQUENCY COUNSELING FORM-REQUIRED FOR ALL PROGRAMS** \_\_\_\_\_

**MBOH SERVICING DOCS:**

\_\_\_ **27. Remit a payment for escrows** collected at closing, including property taxes and hazard insurance. \_\_\_\_\_

\_\_\_ **28. Remit a payment for the Tax Service Fee** \_\_\_\_\_

\_\_\_ **29. Property tax** information. \_\_\_\_\_

\_\_\_ **30. Copy of First Payment letter** and **Notice of Transfer of Servicing Rights** and **Hello Letter** executed at closing. \_\_\_\_\_

\_\_\_ **31. Mailing address certification** and phone number of borrower after occupancy. \_\_\_\_\_

\_\_\_ **32. All documentation** used for underwriting, including: credit report, debt, asset and income verification, description of income calculations and print outs of AUS findings. \_\_\_\_\_

\_\_\_ **33. Copy Gift Docs, 2<sup>nd</sup> lien docs, W-9, 4506T and Power of Attorney**, if applicable \_\_\_\_\_

**LENDER MUST COMPLETE AND SIGN THIS SECTION**

**Loan Closing Date** \_\_\_\_\_ **Appraised value \$** \_\_\_\_\_ **P&I \$** \_\_\_\_\_ **Monthly flood Insurance \$** \_\_\_\_\_

**HOA dues \$** \_\_\_\_\_ **Monthly Hazard Insurance \$** \_\_\_\_\_ **Monthly MIP \$** \_\_\_\_\_ **Monthly Taxes \$** \_\_\_\_\_

**Total PITI \$** \_\_\_\_\_ **Loan Amount \$** \_\_\_\_\_

**SCORE ADVANTAGE DPA**

**2<sup>nd</sup> P&I \$** \_\_\_\_\_ **2<sup>nd</sup> Loan Amount \$** \_\_\_\_\_

**I certify that all documents indicated above are enclosed and complete**

\_\_\_\_\_  
Lender Signature

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Phone #

\_\_\_\_\_  
City/Town

\_\_\_\_\_  
Fax #